

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert E. Karr
 Deborah E Karr
 Debtors

Case No. 17-17716-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

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 Total Noticed: 66

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db/jdb
 tr +Robert E. Karr, Deborah E Karr, 1925 Andre Court, Reading, PA 19610-1423
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14013795 +Aspire Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
 14024931 +Bank of America, N.A., c/o Matteo S. Weiner, Esq., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 14013802 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14013803 +Citibank/Shell Oil, Citicorp Srvs/ Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 14013804 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040,
 St Louis, MO 63179-0040
 14013805 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 14013806 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 14013816 +DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631
 14013818 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 14013820 Internal Revenue Service, 221 W. Wisconsin Avenue, Suite 807, Milwaukee, WI 53203
 14013822 +Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799,
 Akron, OH 44309-1799
 14013824 +PA Department of Revenue, P.O. Box 280948, Harrisburg, PA 17128-0948
 14013844 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: PHERBEIN@AOL.COM Dec 21 2017 01:42:14 PAUL H. HERBEIN,
 Paul H. Herbein, Attorney At Law, P.C., 2601 Centre Avenue, Reading, PA 19603
 smg +E-mail/Text: robertsl2@dnb.com Dec 21 2017 01:43:45 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Dec 21 2017 01:43:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 21 2017 01:43:34 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14013794 +EDI: AMEREXPR.COM Dec 21 2017 01:38:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14013796 +EDI: BANKAMER.COM Dec 21 2017 01:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 14013797 +EDI: TSYS2.COM Dec 21 2017 01:38:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 14013798 +EDI: CAPITALONE.COM Dec 21 2017 01:38:00 Capital One, General Correspondence,
 Po Box 30285, Salt lake City, UT 84130-0285
 14013799 +EDI: CAPITALONE.COM Dec 21 2017 01:38:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14013800 +EDI: MERRICKBANK.COM Dec 21 2017 01:38:00 Cardworks/CW Nexus, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14013801 +EDI: CHASE.COM Dec 21 2017 01:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 14013807 EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenity Bank/Bon Ton, Attn: Bankruptcy,
 Po Box 18215, Columbus, OH 43218
 14013808 +EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenity Bank/Pier 1, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14013809 +EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14013810 +EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenitycap/frontgate, Po Box 182120,
 Columbus, OH 43218-2120
 14013811 +EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenitycapital/bosco, Comenity Bank,
 Po Box 182125, Columbus, OH 43218-2125
 14013812 +EDI: CRFRSTNA.COM Dec 21 2017 01:38:00 Credit First National Assoc,
 Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
 14013813 +EDI: RCSFNBMARIN.COM Dec 21 2017 01:38:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 14013814 EDI: RCSDELL.COM Dec 21 2017 01:38:00 Dell Financial Services, Attn: Bankruptcy,
 Po Box 81577, Austin, TX 78708
 14013815 +EDI: DISCOVER.COM Dec 21 2017 01:38:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14013819 +E-mail/Text: bankruptcy@fult.com Dec 21 2017 01:45:14 Fulton Bank, 1695 E State St,
 E Petersburg, PA 17520-1328

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14013821 +EDI: CBSKOHL.COM Dec 21 2017 01:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14013823 +E-mail/Text: bnc@nordstrom.com Dec 21 2017 01:42:36 Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
14020147 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:43:10 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14030183 +EDI: JEFFERSONCAP.COM Dec 21 2017 01:38:00 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14024392 EDI: Q3G.COM Dec 21 2017 01:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14013828 +EDI: RMSC.COM Dec 21 2017 01:38:00 SYNCB/Ikea, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013830 +EDI: RMSC.COM Dec 21 2017 01:38:00 SYNCB/Texaco, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013829 +EDI: RMSC.COM Dec 21 2017 01:38:00 SynCB/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013831 +EDI: RMSC.COM Dec 21 2017 01:38:00 SynCB/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013825 +EDI: RMSC.COM Dec 21 2017 01:38:00 SynCB/car Care Pep B, Po Box 96060, Orlando, FL 32896-0001
14013826 +EDI: RMSC.COM Dec 21 2017 01:38:00 SynCB/citgo, Po Box 965060, Orlando, FL 32896-5060
14013827 +EDI: RMSC.COM Dec 21 2017 01:38:00 SynCB/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013832 +EDI: RMSC.COM Dec 21 2017 01:38:00 SynCB/wolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013833 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14014416 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14013834 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013835 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013836 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013837 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013838 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013839 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013840 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/ShopNBC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013841 +EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14013842 +EDI: WTRRN BANK.COM Dec 21 2017 01:38:00 Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14013843 +EDI: WTRRN BANK.COM Dec 21 2017 01:38:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
14013817 EDI: USBANKARS.COM Dec 21 2017 01:38:00 Elan Financial Service, Po Box 108, Saint Louis, MO 63166

TOTAL: 47

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14013793 ##+AIG Federal Savings Bank, Aig Federal Savings Bank, Po Box 8733, Wilmington, DE 19899-8733

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com
PAUL H. HERBEIN on behalf of Debtor Robert E. Karr PHERBEIN@AOL.COM, herbeinlaw@gmail.com
PAUL H. HERBEIN on behalf of Joint Debtor Deborah E Karr PHERBEIN@AOL.COM, herbeinlaw@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1	Robert E. Karr	Social Security number or ITIN xxx-xx-0686
	First Name Middle Name Last Name	EIN --
Debtor 2	Deborah E Karr	Social Security number or ITIN xxx-xx-8031
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/13/17
Case number:	17-17716-ref	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert E. Karr	Deborah E Karr
2. All other names used in the last 8 years		
3. Address	1925 Andre Court Reading, PA 19610	1925 Andre Court Reading, PA 19610
4. Debtor's attorney Name and address	PAUL H. HERBEIN Paul H. Herbein, Attorney At Law, P.C. 2601 Centre Avenue Reading, PA 19603	Contact phone (610) 921-4545 Email: PHERBEIN@AOL.COM
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 12/20/17

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 16, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/17/18 Filing deadline: 4/16/18 Filing deadline: 5/12/18
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$50.00 per month for 60 months. The hearing on confirmation will be held on: 3/1/18 at 9:00 AM Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	